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English and Scottish

LAW LIFE ASSURANCE AND LOAN ASSOCIATION.

12, Waterloo Place, London; and 120, Princes Street, Edinburgh.

ESTABLISHED IN 1839.—SUBSCRIBED CAPITAL, ONE MILLION.

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The Hon. LORD BENHOLME, one of the Judges of the Court of Session in Scotland.
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This Association embraces—

EVERY DESCRIPTION OF RISK CONTINGENT UPON LIFE.

Immediate, Deferred, and Contingent Annuities and Endowments.

A COMPREHENSIVE AND LIBERAL SYSTEM OF LOAN, on undoubted personal or other security, in connection with Life Assurance.

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Equity and Law Life Assurance Society,

No. 26, LINCOLN'S INN FIELDS, LONDON.

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THE RIGHT HONOURABLE THE LORD HIGH CHANCELLOR.

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CHARLES PURTON COOPER, Esq., Q.C., LL.D., F.R.S.

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Examples of the BONUS upon Policies declared to the 31st December, 1854:—

Date of Policy	18th March, 1845.	24th April, 1845.	7th Nov., 1845.
Age at Entry	30.	42.	51.
Annual Premium	£25 7 6	£35 16 8	£49 8 4
Sum Assured	£1000 0 0	£1000 0 0	£1000 0 0
Bonus added	£157 10 0	£184 0 0	£211 10 0

Copies of the last Report, Prospectuses, and every information, may be had upon written or personal application to the Office.

HELD ON THE 14TH AUGUST, 1857.

The Notice convening the Meeting having been read, the CHAIRMAN rose and addressed some observations to the Meeting, after which the following Report was read:—

"The events of the past year alone are rendered of unusual importance from the circumstance of the junction of the Palladium Company having been completed in the course of it; and that circumstance again enhances the interest with which the results of an investigation into the Company's actual financial condition, at the close of the fiftieth year of its existence, can scarcely fail to be regarded. Moreover, the Directors will have to submit propositions to you having for their object a still further enlargement of the Company's already widely extended operations.

"The income and outlay of the Company during the past year will be seen by the following account, which has been examined and signed by the Auditors:—

INCOME OF THE YEAR ENDING 30TH JUNE, 1857.

583,966 10 10

435,553	6	4
440,000	0	5

(Signed)

"THOMAS ALLEN,
"WM. HENRY SMITH, JUN., } *Auditors.*

"It must be observed, however, that the very large amount of profits of more than £52,000, appearing in the present account, and which are for the most part of an extraneous nature, cannot be expected often to recur, or at all events not in proportions of such magnitude.

“Turning now to the more important business of the meeting, the Directors will request your attention to the following Report of the Actuary, as to the result of the quinquennial investigation; and which Report, after careful and mature consideration, your Directors have had no hesitation in acting upon:—

" 'TO THE DIRECTORS OF THE EAGLE INSURANCE COMPANY.

“ GENTLEMEN—The junctions which have been made with other Assurance Societies since the last division of surplus have so extended the business of the Company, and have introduced so many varieties of contracts into it, that it became necessary to commence some months before the close of the last year the laborious investigation, the results of which have now to be submitted to you, so that the actual financial condition of the Company on the 30th of June in the present year might be ascertained and reported in time for the usual Annual General Meeting to be held in August following. This portion of the work having been completed, I have now the honour to submit the following statement:—

“ It appears that the assurances in force in the Eagle Company on the 30th of June, 1852, were—

“The number transferred by the Mentor Company in 1855 was—
1,146, assuring..... £337,675 0 0 and paying premiums of £9,576 13 9
while the Palladium Office brought in 1856 an accession of

1,486, assuring.....	£1,412,277	14	5	and paying premiums of	£44,510	6	8
“ The number effected with the Eagle since 1852 is—							
1,408, assuring.....	£1,118,328	18	8	and paying premiums of	£48,222	4	3
all together making a total of							

“Deducting from these the assurances lapsed by decrease of the lives assured and other causes, there remained in force on the 30th June, 1857—

6,537, assuring..... £4,858,277 3 3 and paying premiums of £156,016 14 3

“ There were also in force at the same date—
Reassurances with other Companies, securing £473,308 11 11 and paying premiums of £15,391 0 10

Gresham Assurance Society.

HEAD OFFICE,

37, OLD JEWRY, LONDON, E.C.

INSTITUTED A.D. M.DCCC.XLVIII.

TRUSTEES.

MATTHEW MARSHALL, Esq. STEPHEN OLDING, Esq. WILLIAM SMEE, Esq.

CHAIRMAN—WILLIAM TABOR, Esq.

Policies may be effected without loss of time, formalities being carried through at the Office every day, from 10 to 4; Saturdays, 10 to 2; Medical Officer daily, at 11. The Board assembles on Thursdays, at half-past 12.

Loans may be obtained in connection with Policies effected with the Company. There has been advanced, in this respect, upwards of £200,000 since July, 1848.

Annual Reports, Prospectuses, and other forms, on application.

Active and influential persons will be appointed as Agents, on liberal terms, in districts where the Society is not already sufficiently represented.

EDWIN JAMES FARREN,

Actuary & Secretary.

Guardian

FIRE AND LIFE ASSURANCE COMPANY,

No. 11, LOMBARD STREET, LONDON, E.C.

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LEWIS LOYD, Jun., Esq.	JOHN HENRY SMITH, Esq.
GEO. KEYS, Esq., <i>Secretary.</i>	SAMUEL BROWN, Esq., <i>Actuary.</i>

LIFE DEPARTMENT.—UNDER THE PROVISIONS OF AN ACT OF PARLIAMENT, this Company now offers to future Insurers **Four-fifths of the Profits, with Quinquennial Division, or a Low Rate of Premium** without participation of Profits.

The next division of Profits will be declared in June 1860, when all Participating Policies which shall have subsisted at least one year at Christmas 1859 will be allowed to share in the Profits.

At the Five Divisions of Profits made by this Company, the total Reversionary Bonuses added to the Policies have exceeded £913,000.

At the last Valuation, at Christmas, 1854, the Assurances in force amounted to upwards of £4,240,000: the Income from the Life Branch in 1854 was more than £200,000; and the Life Assurance Fund, independent of the Guarantee Capital, exceeded £1,700,000.

FOREIGN RISKS.—The Extra Premiums required for the East and West Indies, the British Colonies, and the northern parts of the United States of America, have been materially reduced.

INVALID LIVES.—Persons who are not in such sound health as would enable them to insure their Lives at the Tabular Premiums, may have their Lives insured at Extra Premiums.

LOANS granted on Life Policies to the extent of their values, provided such Policies shall have been effected a sufficient time to have attained in each case a value not under £50.

ASSIGNMENTS OF POLICIES.—Written Notices of, received and registered.

MEDICAL FEES paid by the Company, and no charge will be made for Policy Stamps.

Notice is hereby given, That Fire Policies which expire at Michaelmas must be renewed within fifteen days at this Office; or with Mr. SAMS, No. 1, St. James's Street, corner of Pall Mall; or with the Company's Agents throughout the Kingdom; otherwise they become void.

Losses caused by Explosion of Gas are admitted by this Company.

The London Assurance.

INCORPORATED A.D. 1720,
FOR LIFE, FIRE, AND MARINE ASSURANCES.
HEAD OFFICE—No. 7, ROYAL EXCHANGE, CORNHILL.

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Actuary.—PETER HARDY, Esq., F.R.S.

WEST END OFFICE—No. 7, PALL MALL

COMMITTEE.

TWO MEMBERS OF THE COURT IN ROTATION, AND
HENRY KINGSCOTE, Esq. | JOHN TIDD PRATT, Esq.
Superintendent.—PHILIP SCOONES, Esq.

LIFE DEPARTMENT.

This Corporation has granted ASSURANCES ON LIVES for a PERIOD EXCEEDING ONE HUNDRED AND THIRTY YEARS, having issued its first Policy on the 7th June, 1721.

Two-thirds, or 66 per Cent., of the entire Profits, are given to the Assured.

Policies may be opened under any of the following plans, viz.:—

At a low rate of Premium, without Participation in Profits; or at a somewhat higher rate, entitling the Assured either, after the first five years, to an annual abatement of Premium for the remainder of life, or, after payment of the first Premium, to a participation in the ensuing quinquennial Bonus.

The abatement for the year 1837 on the Annual Premiums of persons who have been assured under series "1831" for five years or longer, is upwards of 33 PER CENT.

The high character which this ancient Corporation has maintained during NEARLY A CENTURY AND A HALF, secures to the public a full and faithful declaration of profits.

The Corporation bears the whole EXPENSES OF MANAGEMENT, thus giving to the Assured, conjoined with the protection afforded by its CORPORATE FUND, advantages equal to those of any system of Mutual Assurance.

Premiums may be paid Yearly, Half-yearly, or Quarterly.

ALL POLICIES ARE ISSUED FREE FROM STAMP DUTY, or from charge of any description whatever, beyond the Premium.

The fees of MEDICAL REFEREES are paid by the Corporation.

ANNUITIES ARE GRANTED by the Corporation, payable Half-yearly.

Every facility will be given for the transfer or exchange of Policies, or any other suitable arrangement will be made for the convenience of the Assured.

Prospectuses and all other information may be obtained by either a written or personal application to the Actuary or to the Superintendent of the West End Office.

JOHN LAURENCE, *Secretary.*

National Mercantile

(MUTUAL) LIFE ASSURANCE SOCIETY,

POULTRY, MANSION HOUSE, LONDON.
MUTUAL ASSURANCE WITHOUT PERSONAL LIABILITY.

EMPOWERED BY SPECIAL ACT OF PARLIAMENT.—ESTABLISHED IN 1837.

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Among other advantages offered by this Society are—Mutual Assurance in its best form, without personal liability—the whole of the Profits divided annually amongst Policy Holders of five years' standing or upwards—economy of management—moderate rates of Premium, and prompt settlement of Claims.

Policy Holders in this Office, after the expiration of five years, are entitled to proceed to and from any part of the world, without any charge for voyage or residence; and the non-payment of the Premium at the periods prescribed by the Policy will alone, under any circumstances, thereafter vitiate the Policy or render it null and void.

Examples of Bonus Additions declared 1st July, 1857:—

Years in force in 1857.	Age on effecting Assurance.	Sum Assured.	Addition to Sum Assured, in the event of death before 30th June, 1858.	Years in force in 1857.	Age on effecting Assurance.	Sum Assured.	Addition to Sum Assured, in the event of death before 30th June, 1858.	Years in force in 1857.	Age on effecting Assurance.	Sum Assured.	Addition to Sum Assured, in the event of death before 30th June, 1858.
18	33	£999 19s	£335 6 0	14	43	£499 0s	£128 3 0	10	33	£999 0s	£222 7 0
17	55	999 19	252 4 0	13	44	1000 0	250 0 0	9	27	500 0	96 16 0
16	39	999 0	275 17 0	12	32	999 0	232 15 0	8	25	499 19	87 16 0
15	41	3000 0	818 7 0	11	34	499 19	121 4 0	6	31	499 19	67 11 0

Where the Bonus has been taken by way of Reduction of Premium, the Reductions for the last Year have varied from 15 to 62½ per Cent.

JENKIN JONES, ACTUARY AND SECRETARY.

Pelican LIFE INSURANCE COMPANY,

ESTABLISHED IN 1797,
70, LOMBARD STREET, CITY;
AND
57, CHARING CROSS, WESTMINSTER.

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Moderate Rates of Premium, with Participation in Four-fifths, or Eighty per Cent., of the Profits.

Low Rates, without Participation in Profits.

LOANS

in connection with Life Assurance, on approved Security, in Sums of not less than £500.

ANNUAL PREMIUM

required for the Assurance of £100 for the Whole Term of Life:—

Age.	Without Profits.	With Profits.	Age.	Without Profits.	With Profits.
	£. s. d.	£. s. d.		£. s. d.	£. s. d.
15	1 11 0	1 15 0	40	2 18 10	3 6 5
20	1 13 10	1 19 3	50	4 0 9	4 10 7
30	2 4 0	2 10 4	60	6 1 0	6 7 4

ROBERT TUCKER, *Actuary & Secretary.*

United Kingdom Life Assurance Company,

8, WATERLOO PLACE, PALL MALL, LONDON, S.W.

Established by Special Act of Parliament, 1834.

Annual Income upwards of £136,000.

THE HON. FRANCIS SCOTT, M.P., *Chairman.* C. BERWICK CURTIS, Esq., *Deputy-Chairman.*

This Company offers the security of a large paid-up Capital, held in Shares by a numerous and wealthy Proprietary, thus protecting the Assured from the risk attending Mutual Offices.

There have been three Divisions of Profits, the Bonuses averaging nearly £2 per cent. per annum on the sums assured, or from 30 to 100 per cent. on the premiums paid.

Sums Assured.	Bonuses added.	Payable at Death.
£5,000	£1,987 10 0	£6,987 10 0
4,000	1,590 0 0	5,590 0 0
3,000	1,192 10 0	4,192 10 0
2,000	795 0 0	2,795 0 0
1,000	397 10 0	1,397 10 0
500	198 15 0	698 15 0

Example.—To assure £100 payable at death, a person aged 21 pays £2. 2s. 4d. per annum; but as the profits have averaged £1. 18s. 4d. per cent. per annum, the additions in many cases have been almost as much as the premiums paid.

The Premiums, nevertheless, are extremely moderate; and only one half need be paid for the first five years, when the Assurance is for life.

Upwards of Seven Hundred Thousand Pounds (including Bonuses) have been paid to Widows, Children, and other parties holding Policies with this Company, which have become claims by death since its formation.

During the last three years this Company has issued 1,280 new Policies, insuring £888,758, and producing new Premiums to the amount of £33,993. 8s.

The Annual Income exceeds One Hundred and Thirty-six Thousand Pounds.

Income Tax abated in respect of Premiums paid on Policies issued by this Company, as set forth by Act of Parliament.

Parties effecting Policies with this Office in Scotland will secure every facility and advantage which they can obtain by assuring with an exclusively Scotch Office.

All Forms of Proposals, &c., to be had on application at the Office, 8, WATERLOO PLACE, PALL MALL, LONDON, S.W.; or from the Agents established in all the large Towns of the Kingdom.

E. LENNOX BOYD, *Res. Director.*

The Westminster and General

LIFE ASSURANCE ASSOCIATION,

AT THE
WESTMINSTER FIRE OFFICE,
KING STREET, COVENT GARDEN, LONDON.

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GEORGE DODD, Esq. COLONEL W. H. MEYRICK.
JOSEPH WILLIAM THRUPP, Esq.

This Association was established in 1836, by Members of the Westminster Fire Office.
EIGHTY PER CENT. of the Net Profits are, at intervals of Five Years, divided among the parties Assured, under the Participation Class for the Whole Term of Life, on whose Policies two years' Premiums have been paid.

The additions made to Policies will be seen by the accompanying Table.

Date of Assurance.	Age when Assured.	Sum Assured.	Total of Premiums paid.			Total of Additions to 1st January, 1857.			Total Sum now payable in the event of Death.		
			£.	s.	d.	£.	s.	d.	£.	s.	d.
1837	35	1000	564	3	4	250	4	0	1250	4	0
1837	41	3000	1995	0	0	872	11	0	3872	11	0
1842	37	1000	445	12	6	168	12	0	1168	12	0
1847	30	1400	354	1	8	85	19	0	1485	19	0
1852	18	1000	88	19	2	27	7	0	1027	7	0

The Stamp Duty on Policies is paid by the Office.

W. M. BROWNE, *Actuary.*

. Active Agents required where the Office is not fully represented.

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